

Form: ICB-12001-01 rev. 01

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on December 10, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Mark A. Downing
Nadine A. Downing

Debtor(s)

Case No.: 19-25219 (ABA)

Hearing Date: 12/09/2020

Judge: Andrew B. Altenburg, Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through three(3) is hereby

ORDERED.

DATED: December 10, 2020

A handwritten signature in black ink, appearing to read "ABJ".

Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Mark A. Downing and Nadine A. Downing

Case No.: 19-25219 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 08/06/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$439.00 **for a period of 47 months** beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$10,127.00 paid to date.

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$4,750.00. The unpaid balance of the allowed fee in the amount of \$4,060.00 plus costs of \$0.00 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: Mark A. Downing and Nadine A. Downing

Case No.: 19-25219 (ABA)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

Wells Fargo Bank cramdown to \$10,271.00

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

ORDERED as follows:

Total plan length of 60 months.

In re:
Mark A Downing
Nadine A Downing
Debtor(s)

Case No. 19-25219-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Dec 10, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Mark A Downing, Nadine A Downing, 960 Mars Place, Vineland, NJ 08360-2627

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Harley-Davidson dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Melissa N. Licker	on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

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Phillip Andrew Raymond

on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC phillip.raymond@mccalla.com
mccallaecf@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Harley-Davidson rsolarz@kmlawgroup.com

Seymour Wasserstrum

on behalf of Joint Debtor Nadine A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum

on behalf of Debtor Mark A Downing mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10